

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MELANIE K PETRIDIS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Repondents.

Case No.:13-22927

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 25, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/11/2013 and confirmed on 8/28/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		51,568.00
Less Refunds to Debtor	13,701.40	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>37,866.60</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,181.00	
Trustee Fee	1,949.03	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>5,130.03</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA(*) Acct: 9959	0.00	0.00	0.00	0.00
	BANK OF AMERICA(*) Acct: 9959	22,784.26	22,784.26	0.00	22,784.26
	BANK OF AMERICA NA** Acct: 9959	0.00	4,034.65	0.00	4,034.65
	BANK OF AMERICA(*) Acct: 9959	0.00	0.00	0.00	0.00
					<b>26,818.91</b>

Priority					
	DAI ROSENBLUM ESQ Acct:	2,181.00	2,181.00	0.00	0.00
	MELANIE K PETRIDIS Acct:	0.00	0.00	0.00	0.00
	MELANIE K PETRIDIS Acct:	13,701.40	13,701.40	0.00	0.00
	DAI ROSENBLUM ESQ Acct:	1,000.00	1,000.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: XXX0114	0.00	0.00	0.00	0.00
	BANK OF AMERICA(*) Acct: 9959	0.00	0.00	0.00	0.00
	BANK OF AMERICA(*) Acct: 9959	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	ALLIANCE ONE Acct: XXXXXXXXXXXXX6393	0.00	0.00	0.00	0.00
	BANK OF AMERICA** Acct: XXXXXXXXXXXXX9986	0.00	0.00	0.00	0.00
	BUTLER MEMORIAL HOSPITAL Acct: XXXX5747	0.00	0.00	0.00	0.00
	ALTAIR OH XIII LLC	2,593.34	2,593.34	0.00	2,593.34

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6760				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 4251				
	PRA RECEIVABLES MANAGEMENT LLC -	1,090.12	1,090.12	0.00	1,090.12
	Acct: 7534				
	PRA RECEIVABLES MANAGEMENT LLC -	440.49	440.49	0.00	440.49
	Acct: 6029				
	FANNIE MAE	0.00	0.00	0.00	0.00
	Acct: ?				
	FLAGSTAR BANK FSB	0.00	0.00	0.00	0.00
	Acct: ?				
	INDIANA REGIONAL MEDICAL CNTR	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXX5271				
	INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
	Acct: XXX4:12				
	NAFS++	0.00	0.00	0.00	0.00
	Acct: XXXX9543				
	BOUDREAU & ASSOCIATES LLC	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXX6393				
	SUNRISE CREDIT SVCS INC	0.00	0.00	0.00	0.00
	Acct: XXX4035				
	ER SOLUTIONS	0.00	0.00	0.00	0.00
	Acct: XXXXX4869				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct: XXX0114				
	JPMORGAN CHASE BANK NA	1,793.71	1,793.71	0.00	1,793.71
	Acct: 3544				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
					5,917.66
TOTAL PAID TO CREDITORS					32,736.57
TOTAL					
CLAIMED		0.00			
PRIORITY		22,784.26			
SECURED		5,917.66			

Date: 07/25/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

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No Repondents.

Case No.:13-22927

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Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Melanie K Petridis  
DebtorCase No. 13-22927-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: kthe  
Form ID: pdf900Page 1 of 2  
Total Noticed: 30

Date Rcvd: Jul 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2017.

db  
13673009 +Melanie K Petridis, 164 Mulberry Lane, Slippery Rock, PA 16057-1001  
14383145 +BAC Home Loans LP, 450 American Street, Simi Valley, CA 93065-6285  
13673010 BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785  
13714368 Bank of America, Bankruptcy Dept., P.O. Box 15168, Wilmington, DE 19850-5168  
13673011 +Bank of America, NA, 7105 Corporate Drive, Plano, TX 75024-4100  
13673013 Butler Memorial Hospital, P.O. Box 37171, Baltimore, MD 21297-3171  
+CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank, P.O. Box 5155, Norcross, GA 30091)  
13730093 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
13673012 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
13673014 Chase, P.O. Box 15153, Wilmington, DE 19886-5153  
13673015 Chase Freedom/Chase Card Services, P.O. Box 15298, Wilmington, DE 19886-5153  
13673017 Direct Merchant Bank, Cardmember Services, P.O. Box 5894, Carol Stream, IL 60197-5894  
13673018 +ER Solutions, P.O. Box 9004, Renton, WA 98057-9004  
13673019 +Fannie Mae, 3900 Wisconsin Ave NW, Washington, DC 20016-2892  
13673021 +George Petridis, 164 Mulberry Lane, Slippery Rock, PA 16057-1001  
13673022 Indiana Regional Medical Center, P.O. Box 788, Indiana, PA 15701-0788  
13751364 +JPMorgan Chase Bank, N.A., P.O. Box 24785, Columbus, OH 43224-0785  
13673024 +NAFS, 165 Lawrence Bell Drive, Ste. 100, Buffalo, NY 14221-7900  
13673025 +Phelan Hallinan Schmieg, 555 Grant St., Suite 360, Pittsburgh, PA 15219-4411  
13673026 +Richard J. Boudreau, Esq, 5 Industrial Way, Salem, NH 03079-4866  
13673027 Sunrise Credit Services Inc., P.O. Box 9100, Farmingdale, NY 11735-9100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2017 01:24:05  
PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
13730035 +E-mail/Text: bncmail@w-legal.com Jul 28 2017 01:21:09 ALTAIR OH XIII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13673008 E-mail/Text: roy.buchholz@allianceoneinc.com Jul 28 2017 01:20:30 Alliance One,  
P.O. Box 3107, Southeastern, PA 19398-3107  
13673016 E-mail/Text: hariasdiaz@creditmanagementcompany.com Jul 28 2017 01:21:20  
Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346  
13673020 E-mail/Text: cashiering-administrationservices@flagstar.com Jul 28 2017 01:21:27  
Flagstar Bank, FSB, 5151 Corporate Drive, Suite 200, Troy, MI 48098  
13673023 E-mail/Text: cio.bncmail@irs.gov Jul 28 2017 01:20:34 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
13747005 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2017 01:24:11  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13873069 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2017 01:24:12  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
13678923 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 28 2017 01:20:49  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg PA 17128-0946

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank Of America, N.A.  
cr Bank Of America, N.A., et. al.  
cr JP Morgan Chase Bank NA  
cr\* Pennsylvania Department Of Revenue, Bankruptcy Division PO BOX 280946,  
Harrisburg, PA 17128-0946

TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: kthe  
Form ID: pdf900

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Total Noticed: 30

Date Rcvd: Jul 27, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JP Morgan Chase Bank NA agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Dai Rosenblum on behalf of Debtor Melanie K Petridis dunmyrem@zoominternet.net,  
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmp8618@gmail.com  
James Warmbrodt on behalf of Creditor JP Morgan Chase Bank NA bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
Jerome B. Blank on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com  
Joseph P. Schalk on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com,  
joseph.schalk@phelanhallinan.com  
Matthew Gregory Brushwood on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Robert P. Wendt on behalf of Creditor Bank Of America, N.A., et. al. pawb@fedphe.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 10